

3624
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Applicant(s): **OCT 12 2004**

Docket No.

920190-901795

Application No.
09/665,769

Filing Date
9/20/2000

Examiner
Patel

Customer No.
23644

Group Art Unit
3624

Invention: **Loan Modeller Method and Apparatus**

I hereby certify that this **Response to Office; rtn postcard**

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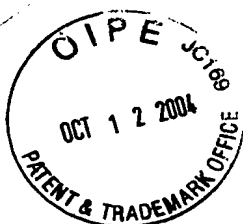
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920190-901795

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE THE APPLICATION OF)

Christopher J. Stokes)

SERIAL NO: 09/665,769)

FILED: September 20, 2000)

FOR: Loan Modeller Method
and Apparatus)

Examiner: Jagdish Patel

Art Unit No: 3624

Customer number: 23644

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to "Assistant Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450," Date of deposit October 4, 2004 Name of person signing Brenda F. Harris

Signature

Brenda F. Harris**RESPONSE TO OFFICE ACTION**

Honorable Director of Patents and Trademarks
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir,

With reference to the Office action dated August 26, 2004 the applicant respectfully submits the following remarks.